

Information to identify the case:

Debtor 1	Cheryl A. Bach	Social Security number or ITIN	xxx-xx-7854
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20766-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl A. Bach
fka Cheryl A. Hanych

5/16/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cheryl A. Bach
Debtor

Case No. 18-20766-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 16, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db	+ Cheryl A. Bach, 5836 Shirley Drive, Bethel Park, PA 15102-3314
14783712	+ Nora C. Viggiano, Esq., KML Law Group PC, Ste 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15400297	+ Pennsylvania Dept. of Labor & Industry, Office of UC Benefits, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: BANKAMER.COM	May 17 2023 03:55:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: ebnpeoples@grblaw.com	May 17 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14783705	+ EDI: BANKAMER.COM	May 17 2023 03:55:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
14783706	+ EDI: CAPITALONE.COM	May 17 2023 03:55:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14825861	Email/PDF: bncnotices@becket-lee.com	May 17 2023 00:25:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14783707	+ EDI: WFNNB.COM	May 17 2023 03:55:00	Comenity Bank/HSN, PO Box 182120, Columbus, OH 43218-2120
14783708	+ EDI: WFNNB.COM	May 17 2023 03:55:00	Comenity Bank/New York & Co., PO Box 182789, Columbus, OH 43218-2789
14783709	+ Email/PDF: creditonebknotifications@resurgent.com	May 17 2023 00:13:08	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14783710	+ Email/Text: ECMCBKNotices@ecmc.org	May 17 2023 00:07:00	Educational Credit Management Corp, 111

District/off: 0315-2

User: auto

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			Washington Ave S, Ste 1400, Minneapolis, MN 55401-6800
14811240	Email/Text: ECMCBKNotices@ecmc.org	May 17 2023 00:07:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14783711	+ Email/Text: PBNCNotifications@peritussservices.com	May 17 2023 00:07:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14826404	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 00:25:15	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14827231	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 00:14:28	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14826497	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 00:08:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14825633	EDI: PRA.COM	May 17 2023 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14828079	+ Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 00:13:53	PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14826201	EDI: Q3G.COM	May 17 2023 03:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14826200	EDI: Q3G.COM	May 17 2023 03:55:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14830991	EDI: BANKAMER.COM	May 17 2023 03:55:00	The Bank of New York Mellon Trust Company, et al, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
14821574	^ MEBN	May 17 2023 00:05:26	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon Trust Company, N.A. FK
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon Trust Company N.A. FKA The Bank of New York Trust Company N.A. successor in interest to JPMorgan Chase Bank, N.A. as Trustee for the Residential Asset Mortgage Products, I bnicholas@kmlawgroup.com
Michael C. Eisen	on behalf of Debtor Cheryl A. Bach attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5